ABSTRACT OF THE DISCLOSURE

A wireless telecommunications carrier operates a commerce platform in a trusted domain, which may store sensitive information associated with a consumer. During a credit card based transaction, a merchant's POS terminal sends transaction information to an acquirer. The acquirer recognizes the transaction type and responds by routing the transaction information to the commerce platform. The commerce platform validates the transaction by verifying the identity of the user. When the transaction is validated, the commerce platform notifies the acquirer, which initiates a clearing process. When the transaction clears, the acquirer notifies the commerce platform and signals the merchant's POS terminal to output a paper receipt. The commerce platform stores a digital receipt of the transaction and signals the wireless device to output a confirmation message to the consumer. The consumer's credit card number and other sensitive information may be restricted to the trusted domain, which excludes the merchant.